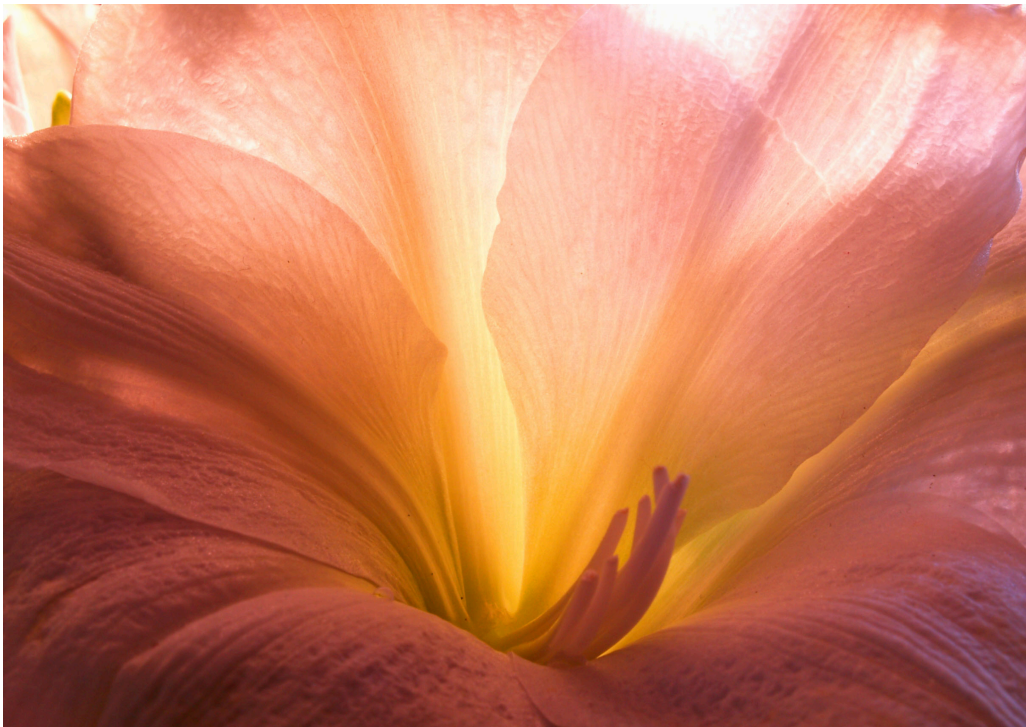


# The 17 Key Things for 17 Somethings



Leonardo Mora  
Draft

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## Prologue

*To my wife Lucia, Daughter Isabella and Son Sebastian.*

In my previous book Series The Mighty Power, I explored and created the concepts behind Knowledge and Wisdom. It included the plan to raise humanity's consciousness so we are able to become an interplanetary species.

This book was inspired by the lack of information about key things in life that if we all knew about it , we would be better off and not get hit by setbacks, for example, not reading a contract that spells you are giving away your rights forever. It has happened.

## **Why this book?**

This book is a continuation of our exploration into something bigger.

The first books, Knowledge and Wisdom are the base, the third book Enrich-me deals with how the concepts of Knowledge and Wisdom apply to our daily lives. The fourth book is about HOW we can raise our consciousness to become a Interplanetary species. To do that , we need to UNLEARN certain things ingrained in our society and LEARN new aspects key to our development.

# Introduction

Have you ever wondered what would happen if we knew about key things in life that are important BEFORE we get hit by them?

This is the book that will tell you about those important things so you are better prepared to confront them when you reach that adult age. We could write 17 books on each topic, but no, for now, is going to be a summary of things you need to remember and be alert. Things like contracts, mortgage, credit, money, I tried to compile this set based on my experience and feedback from family and friends alike. I hope you enjoy reading, because nowadays few people have the time to read.

# Chapter I

- Finances and money

I'm sure You have heard that finances Are important. But first let's talk about money. In my previous book Interplanetary Species I talked about the two fundamental philosophies of money; respect money because of all the things you can do with it. And then do not be motivated solely on money because you will have all the problems in the world and it will not end well. When we respect money we don't throw it away and we try to make it elastic so that it reaches far beyond its net value. When you're focused only on money then you will lose friends because they will always see you as a bank and your relationships with family will be hard as well because money will always get in the way. I will talk later about your credit report which is very important at least in the US. The best skill that you need to develop in terms of finances is numbers and a little bit of math. You need to know what an active and a passive is, you need to know that if you're an employee your taxes are taken away first and then you receive what is left of money. If you're a company you're allowed to spend it and then pay taxes on what's left over. That little difference makes a whole world when paying taxes. So when the time is right I suggest you create your own company and you report your taxes when you report your company's taxes. In the next topic we will talk about accounting and my suggestion to you is to hire a good accountant. You won't regret it.



If you are 17 this book makes it a habit to save as much as you can when you start working. The rule of thumb is that you should be able to save 10% of your income, and if you're still living with your parents you should be able to save even more. The trick is once you get a credit card which in my opinion is very useful for many things but it has the danger that you will overspend and build debt. My advice is to always pay in full your credit cards every month. The difference between credit cards and debit cards is that you can challenge purchases and spend more easily with a credit card. On a debit card banks do not function the same way as with the credit card ; always treat a debit card as if you were treating cash. I use Apple Pay and the greatest thing that I like about it is that it tells me all the expenses that I've done right away. This way you have a lot of expenses that are very useful when you reconcile your finances. There are many different credit cards and you should not try and apply to all of them, you should always have only two or three just because not all establishments accept a particular card.

When something pops up and I am interested in buying it, what I do is wait, and wait for 3 to 4 weeks, this way I make sure that is something that is absolutely necessary especially if the price is considerable. I did the same with my kids, when they asked for something I asked them to wait, this way you teach them about patience.

- About Accounting.

Based on my experience, good accounting practices are crucial when reporting taxes to the government. You will need your bank statements for business credit card and business checking account, your W-2 and 1099, and all other (business) expenses

you incurred on that year. Also you need to include any donations you made as they are deductible. In the US you can deduct your interest paid on your mortgage as long as any office expenses, car expenses and travel can be included. Things that you cannot include are: mortgage payments, personal expenses, and if you have expenses on your credit card you have to detail which expense is for the business.

- How to read a contract

If I can tell you about critical things in life it is this one, because you need to know how to read contracts as if your life would depend on it. A contract is an agreement between two parties which means that any of the parties can disagree and change what is written. If the other party doesn't disagree then you can make the changes. It is always advisable to walk away from a contract you don't understand. Always and I mean always take the time to read it, be it the contract for your new employment, or purchasing a home, or making a business deal. There are cases where people sign the contract without reading like Billy Joel where he signed for life his music rights. Later on he was able to rollback that contract but it did cost a lot of money to do so. I always remember that you can modify a contract and do not believe when they say to you that everybody signs the same contract. Once you sign the dotted line then there are no more excuses.

## Chapter II

- How not to be tricked or scammed

Once I got a call supposedly from the IRS, they got my name and they got some numbers that I recognized and they asked me that I had to pay right away and the voice of the person was very commanding so that they instill some sort of authority and for you to get nervous and do whatever they want you to do. So the first rule of any type of call that you receive where they say either coned or the IRS or that a family member it's in jail and that they need thousands and thousands of dollars to get them out is the first red flag. So the first thing you want to do is to ask them for their phone number and that you will call them back in 10 minutes because you don't want to lose that call if it is in reality something bad happened to a family member but time is of the essence so if you can still get time in the call and say I'll call you in 10 minutes they will react accordingly, if it is a scam they will not give you anything and they will hang up the phone. With the call from the IRS the first thing I know is that the IRS never ever gives you a call, they always send you a letter . Another thing that I noticed is that the callers have an accent, so that is red flag number two. As a matter of practice I do not answer my phone with numbers that I don't recognize or that it says it's spam, I always let it go to the voicemail. Recently every time I went in and out of the supermarket there were some kids asking for money for their team, but I always walked past them until I saw a report that said that the supermarket called in the police because they

were scamming everyone that was entering the supermarket. One thing I tend to do is when people on the street ask for money I go and buy them something to eat or something to drink instead of giving them money. I rarely carry with me any cash. I do give money when the people are inside the facility and they are authorized to collect money for whatever institution they are supporting.

If you are into dating websites, talking to friends, practically 99% are scammers. It is very difficult to know if someone is legit living overseas. I would say you have to be overzealous and doubt everything they are telling you. Online video as opposed to emails or pictures is recommended. You have been warned. If they ask you for money or invest in something giving you 10 times back, then it is a scam.

- How to trust people

The first sign that I follow in meeting people is their overall appearance, BUT, thieves have a very good appearance also. Second I talk to them and listen to what they have to say and carefully analyze making smart questions. And the easiest way of deciding what type of people you have in front of you is to see if there is a smile then look for the true smile. I've been tricked for many years from "friends" that supposedly were good people but in the end it didn't turn out well. This is hard so I always take everything with a grain of salt and be on the lookout for signs that tell you that people can put a knife on your back or cut your head at any moment

in time. I think that the reason people behave like that is because they don't value friendship as much as we do and the number of years you've been friends and any kind of communication trying to figure out what happened and let all the parts talk and discuss what's going on. One way to defend yourself against these cases is to have friends in many different groups so that one group doesn't contaminate the other group. Same way as in a ship where the lower rooms are sealed and if water comes in it doesn't sink the whole thing, same way you can have your friends and groups separate. If they tell lies or gossip about you, stay away from them. There are multiple instances where let's say thieves dress very well (elegant) so that they are not perceived as a potential criminal so DO NOT be fooled. Third, you need to use your intuition and gut feeling to determine the nature of the person standing in front of you. This is what your gut feeling will tell you:

- flash of clarity
- tension or tightness in your body
- goosebumps or prickling
- stomach "butterflies" or nausea
- a sinking sensation in the pit of your stomach
- sweaty palms or feet
- thoughts that keep returning to a specific person or situation
- feelings of peace, safety, or happiness (after making a the right choice)

Another thing that I learned is that you can do little tests to see how people react. If the person is a bully and you bully them back they most likely won't react positively. Your gut feeling, if you trust it, will always tell you critical information on how that person really is.

Look for people that are always sincere, and that everything they say they'll do, they actually do it. Stay away from talkers that never follow through.

Gullible: Someone that is easy to convince. Some of us tend to trust people quickly. You need to understand that trust takes time, and that you can only have a firm belief once you SEE with your own eyes others actions. Talk is cheap, but actions really let us know if you can actually trust a person.

- How to negotiate

I've always been surprised to see my son Negotiation skills since he was four years old. This is evidence that it can be a natural skill (Us) to be able to make a deal . So your ability to do what is best for yourself can be practiced and you can increase the probabilities of being successful every time you make a deal. And save lots of money in the process. To give you an example I recently increased my salary by 10% but I didn't have in mind 10%. I was thinking more of 20% and I thought that if I didn't get to 20% then 10% was good. So you always have to think of what it is that you want and then ask for more because the other party will always try to lower your

first number to something beneficial to them. Now there are extreme cases like in India where they will tell you that they're selling you something for \$10 and then if you say no then they'll lower the price but what is amazing is that they lower the price so much you end up buying it just for mercy on them. How much you can go up or down it depends on the price that you're dealing with; outside 10 to 15% of the overall value and what I do is always say the bottom price that I'm willing to expect and from there I move the numbers up because you can always believe that the other person will lower your initial number no matter how. This happens to me all the time when I get job offers. The rule of thumb is that the first that says the number is the losing party. And this is because you never know what the other person is ready to negotiate or how much. So you always want the other person to say the first number, in the case that you are asked to give the number first you want to start very high.

- What is a mortgage:
  - A mortgage is a contract to a very long-term usually 30 years when you buy a property, a house for instance, in this mortgage stipulates that you will pay monthly a certain amount to the bank, if you miss payments the bank then repossesses the property and you lose everything, what you already paid, and the house. The important parts of a mortgage are the interest rate or APR (variable or fixed), the number of years and depending on how much money you put down –PMI or

insurance if you owe more than 80% of the total value. Another part of buying a house is the closing costs. You need to get acquainted with these costs because they can run in the thousands. Generally what the banks want it's a steady income so they will ask you for the number of years you've been employed and the minimum is two years. If you are applying with your working spouse then both incomes are taken into account. This information applies to the United States market and because of the way things work here you'll find that you will need a broker which is an agent that will help you find what you're looking for and then there's the seller's broker which is the person selling the house . As a general rule they charge 6% of the total value of the property and each will take 3% of that commission. We have experience buying houses and we spent many years looking for one, so in general the rules apply but sometimes you can find situations where it doesn't work. Like the time where we made an offer and it was accepted and then an hour later it was rejected, and I say this because once the sellers say accepted offer it means that there are no other offers and you can go ahead with the inspection. The inspection is someone will take a look at the property and will make sure that there are no major outstanding issues with the furnace or anything in the kitchen or plumbing or electrical that needs to be addressed before you close on the house. This is very important because if there are issues with the house you can go



back to the seller and you negotiate to either the seller fixes it or the price of the house it's lowered. Seller agents have preferences, they prefer clients that have all cash payments, and they will reject anyone else in those cases. So if you have to ask for a loan and then you must have at least 5 to 10% down payment in order to initiate the process. In this case you need to be extra diligent. Depending on the state of the market, if the market is too hot, chances are you won't be able to get the property because in the US there's something called the bidding war where you have to make the highest offer you can afford and make it as high as possible so that you win against all other offers. In extreme cases I've seen offers increasing the value by + \$100,000 more over the price and still didn't get the house. That is the sellers market. On a buyers market, the rules change a bit. Sellers have little to no offers, and most likely there are no bidding wars. Houses sit on the market for longer periods.

- Your credit score

As Trevor Noah said when he came to the US, if you have money but you don't have a credit score you can't buy anything major, but if you have a good credit score you don't need money to buy things in the US. Your credit score is your lifeline to the economy in America. All the major purchases that you will make in your lifetime will go through a credit score review. So it's very important for you to keep track of it. My suggestion is to open an account with Experian so that you get emails every time something happens to your account. This was not the case many years ago when you didn't know what was going on until you were going to do a purchase and they told you that your credit was bad. Nowadays you can know exactly what's going on. You can increase your score if you include utilities and other charges you pay monthly. A perfect credit score is 800+, 730+ is excellent, and so on. There are three credit bureaus in the US. If there is a problem, you can log on to the website, look for the red item, and click to correct it if you have already paid for the item. The company will contact your bank and make sure it is, and then the flag will be removed from your record. You might have to do this for the other 2 companies with credit reports. Bad

reports can last up to seven years, so you want to stay on top of it. Especially when you are thinking about doing a big purchase or loan.

## Chapter III

- How to buy cars in the US

I will try to write about how to buy a car in the US based on my experience. The way the system is set up is that every car manufacturer produces and sells cars through dealerships. Those dealerships are independent and can set up their own pricing. So there are many things that you should know before stepping in into the dealer like asking them if they can approve you for a loan (NEVER do that). These are the things that you need to do before talking to a dealership. In my case what I do is first talk to Costco where I am a member, which has a set of dealerships with a set of no-haggle prices for members and I will start trying to get a base price for the car. The second thing you need to do is decide which car exactly is the one that you are looking for (DO NOT go to a dealer to try to find out which car you want, or for them to give you all 10 options) because dealerships have no time trying to tell you all of the options so that you can decide, they expect you to know exactly what you're looking for right from the get-go. And remember that dealerships have the process nailed to the inch so they have many ways to trick you down into paying what they want you to pay and not what you want to pay . Please, define before anything else, if you will finance, lease, or pay cash. Then

you do your research online and try to narrow your options to maybe one or two. Always say when asked that you will pay cash for the car at the onset. Locate the dealerships near to you that have the brand of your choice and also you need to know if you are going to trade in your current car. So you have two transactions if you're trading in and you need to be well prepared. Let's start without the trade-in and you will only look for buying a car and not "giving" yours. There are two prices that you'll have to look for; one is the MSRP Or the manufacturer's suggested retail price, which is the highest price they want you to pay for the car. There's the invoice price, which in theory is the price that the dealership pays the manufacturer for the car. That is the price that you want to find out so that you have some perception of where your ideal price is going to be. Just remember that after the pandemic cars were very hard to get so, if the market is against the buyer then you should take that into account because the dealers will not lower their price at all and you'll most likely have to pay the market price for the car and maybe more. So the trick with all of this is to get the price more or less clear that is realistic and you can pay then visit various dealerships to see if they can beat the other dealer's price. Have paper and pen on hand because no dealership will give you any kind of paper that you can show the next dealership for the given price so you have to take notes . Dealerships have all kinds of tricks for them to get the biggest price from you so one of the ones that I hate is that the sales guy will step out of the office every 15 seconds to "talk" to their manager. I also remember that every step that

you have to take into the dealership doesn't mean that it is the end game (once you agree on a price, you still need to go through the finance department , which is another headache), the end game is only when you receive the car. Another thing to remember is when you are going to the dealer and ask for the car you want to ask them if they have the car on the lot because they will try to sell you the car but doesn't mean that they have the car themselves, so I had one time bought a car and they had to bring it from another state which can add lots of miles to the car so you have to negotiate that and make sure that the car is ideally on the lot and that they will not put any mileage into the car for delivery. What is my experience?: when I came to the US I wanted to buy a Subaru Outback and I was lucky enough to find someone that was selling it privately brand new. So for the first time I didn't have to go to the dealership. But my second time I went to the dealership and they quoted me the wrong car on purpose. With the reservation receipt I went to another dealership and ask them if they could give me the same deal for the car I wanted, the sales manager said "no the price of the car is too low for us to to try to give you that" so I asked him what is your price, and he said \$1000 more, and I said OK let's do the deal because I knew that was very close to the ideal price needed to purchase the car. This is what I do every time I have to purchase a normal car, I take my time to do research and I take my time to visit dealerships and see if they can beat the prices of other dealerships, that's the name of the game. If you are trading in your current car, you need to research what the current

value is on Kelly Blue Book or Edmunds, and be prepared to receive a ridiculous low offer from the dealer. The only advantage for you to trade in your car is that you do not pay taxes double. If you know you can get top dollar selling it private, please do so. I trade in mine because of all the issues it had, so I did not want the hassle of selling it on my own.

Last year I had a new experience buying a car because I bought it from Tesla. It's a very different experience and very gratifying one because you don't haggle over the price. Then they will tell you what is the price of the car and what are the options and what are your final numbers that you will have to pay and you don't talk to anybody, you do it all online. You will only talk to someone if there are issues with either title or license plates, things like that need to be sorted out before delivering the car . Even trading in my SUV was a piece of cake, you fill out the forms, take pictures of the car, and they will give you an offer on the car remotely. As of 2022 the market was crazy enough to price a used Tesla model Y \$ 10,000 over the new car price which is insane. Car accidents: DO NOT leave the scene even if the other person said it is ok for a minor scratch, without pictures of the incident and video that the person said is ok. Without any evidence, That person can turn around and call the police and report you as a hit and run.

- Importance of privacy

If you receive a call and they start asking you all kinds of questions make sure you hang up the phone because no

one is entitled to get more information than necessary from you. And this is true since Europe passed the GDPR privacy law which commands businesses to only collect necessary information, if they violate the law the government will fine them 10% of their last year profits if they miss handled private information. I suggest you read any form you need to sign where you are giving up your rights for privacy, especially medical records, because they are valuable to many companies that want to sell you something so you need to be careful. I also closed down my Facebook page due to the fact that they gather a lot of information from you, and then turn around and sell it. I also received hate mail as anyone could look me up on Facebook and figure out my address and friends connected to the account.

- How to interview for a job:
  - I learned how to interview for a job through many years of experience, so this is a summary of what I've learned in 23 years of working for different major companies. I am going to assume that whoever is reading this text is interviewing for his first job. I'll then talk about interviewing when you're not a freshman. It's on your first interview you need to have clear what is it that you're looking for, is it money, is the position you need to define what is that you're looking for, second you need to practice with friends and family as practice is king. If you're nervous it will show in the Interview and it will not show you in the best way to the employer. The key part of the interview is when they talk about salary so there are two options : either they ask you how much

do you want to earn or they will tell you how much they are going to pay you. My recommendation is to have your salary clear before you going to the interview, do research on the Internet on how much other companies pay for your position you are applying for and then have a range, not just one number.

If they are firm on the price or salary then try to negotiate other things that are equally important like benefits and vacations. They may offer other things as well but don't push your luck too much, you want to make the best impression and yes the way you dress is key for the interview. Another problem I've seen through the years is when they ask you if you speak another language and some people will answer yes but when they ask you about giving a presentation in the other language then it will show that you don't know too much about it, be careful about what you say about knowing other languages. I once interviewed someone that told me he did not know anything, which While ok you then have to demostrare you are a fast learner. Remember to always send a thank you note after the interview and follow up a week or two after to see what has happened. Remember that companies mostly want to know your experience because experience is the most treasured skill that we can have, education is important but it's on the information which we tend to forget ; experience on the other hand we never forget and that's crucial for you to understand. If you think you know a lot and tend to be cocky about it, it will kill your chances getting a job. Being humble is paramount. The following is a résumé we did for my daughter getting into



university. The rule of thumb in the résumé is that it Has to be one page Long and it Has to be easily readable. The next section talks about how to write a resume.

Second, if this is not your first job interview then you need to prepare what is it that you're looking for, what is it that you bring to the company, and be ready to negotiate. You need to wow them into thinking you are the perfect candidate, listen carefully to their questions, do not be afraid to say I do not know if a question is too hard. In IT, something that I like is that you can get the other side to disclose the rate and benefits from the beginning. This way you do not waste your time on something that at the end is not likable to you. This is because not many companies accept to talk about salaries before going through the full interview.

- How to speak in public

The best way I learned to speak in public was actually doing it. Period. You get nervous, your stomach is all knotted, do you look at the people who are afraid so let's start there, the best way to take away that fear is to sit down and look at the audience when they are entering the room. The key to talking to many people is actually looking at the people that are sitting on the first and second row as if you were only talking to them because the others you can't see them. Practice. Practice. Practice it's the only way you will overcome your fears . Then you need a script. I need a piece of paper to remind me what I am talking about and what is next, you need to practice it many times before you actually give the speech, you give it to your family and friends,

practice, practice, practice. It's the key to success . In the next section I will talk about how you present the ideas and how you can make the best impact on the people you were talking to, which is what you want at the end. Another skill you need to develop is to read a paper and look at the people and go back to the paper read some more and look at the people, and if you can do it like a Barack Obama where he pauses every four or five words and think through what he's going to say next, this is a powerful method of public speaking.

- How to wow every time you present ideas

Throughout many years creating presentations and talking in public, I have learned various tips on how to really make an impact when you are presenting or selling something. The first thing you need to do is to think about your audience. Who will be present, is it entry level, managers or senior people. The more senior, the less stuff you have to put on the presentation, and the more summarized everything has to be. Do not cram your slides with text that nobody can see, and do not read what you have in your slides, they are there to remind you what you're talking about but if we take lessons from Steve Jobs is that graphics are the king, images/video is powerful and combined with music you will make sure you reach the hearts of all your audience, this is something that Steve Jobs taught very well because graphics/music inspire Us all and we actually remember them more than text. The key to a flawless presentation is practice, practice, practice. If you are showing software, you

have to dress rehearse everything, so that anything that does not work, you DO NOT show it. I've done hundreds of technical software training sessions, and the worst is when you get an unexpected error. If you have an error free presentation, everyone will feel confident of what they saw works, and there are no ifs or buts. Using videos is also very powerful, make sure you can use them legally, and make them short and to the point. I've seen presentations where every slide had a small animation, kind of to stress a point, or to show how a concept builds up in a better way. We tend to remember graphics more than a bunch of text. You need to remember that we will forget most of any text we are presented with by the sixth day if we do not practice. Graphics last longer. Videos even more.

# ● How to write a resume



**ISABELLA  
MORA**

OSSINING, NY

HIGH SCHOOL SENIOR

**ATHLETIC VISION**

After a lifetime of placing my utmost dedication, commitment and overcoming obstacles as they come, the straight forward answer pertaining to my swimming career is to find an institution that will hone my skills, bring me to the next level and that I can call home. Swimming has been a vital part of my life for as long as I can remember and in retrospect, I haven't set a definite end in sight. I have always placed my mindset on the next goal, to the next step to continue improving. However, what is most important for me is having a place that will push me to fulfill my potential and leave me with a delighted smile on my face at the end of every practice.

I want to look back with pride at the career I built with my coaches and teammates; fondly reminiscing the memories that I've made with my team.

**CONTACT**

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 033004ISA  
 ew Dr.  
Ossining, NY 10562

## ACADEMIC PROFILE

CLASS OF 2022

A successful scholar, bringing innovation and a new perspective to problem solving. Experienced in effectively managing multiple high level academic projects, with excellent mathematical, creative, and analytical skills. Well-rounded student dedicated to continuing academic and athletic pursuits at the collegiate level. Ambitiously takes the most challenging classes offered to form a holistic STEM background.

- 5.0 Weighted GPA and Academic High Honor Roll 2015- present
- Member of the National Honor Society 2015- present
- Member of the prestigious Ossining Science Research Program (Genius best school x2). Current doing a research project on constructing an uttering research paradigm to assess general English as a second language proficiency working closely with mentors at Cornell University. Material Science Exploration Stevens Institute of Technology and Mount Holyoke College
- High School Engineering Track, classes taken include: Foundations of engineering, Engineering Design, First Robotics, AP Computer Science
- STEM Curriculum include: AP/SUNY Physics, SUNY Pre-Calculus Func/Coord Geometry, Chemistry, SUNY Science Research, AP/ SUNY Calculus BC
- Rounded with English and Composition and World History AP classes with 4.0 scores in AP exams
- Participated in the Spanish dual language curriculum since first grade-acquiring fully bilingual skills.
- Member of Johns Hopkins Center for Talent ed Youth since 2016
- Invited to IBM's Girls for Tech summer program

## AWARDS

- 2021 New York State (Ithaca) Scholar Athlete: Academic excellence, outstanding athletic achievement
- Xerox Innovation & Information Technology Award- University of Rochester: Awarded to students who have a strong vigor and have presented novel approaches in innovation and information technology.
- Certificate of Outstanding Performance- Semester Global 2 and Accelerated Spanish 3
- The President Award
- Attorney General Triple "C" (Commitment, Character and Courage) Award

## ATHLETIC ACCOMPLISHMENTS

- Member of the Empire Swimming National Team- participating in competitions across USA
- Three-time NCSA Junior Nationals Qualifier: 100 Fly, 100 Back, 200 Back
- Three-time NYS Federation Girls Swimming Championships
- Speedo Sectional and Speedo Premier Qualifier
- Three-time SCY and LCM NY Zone Team qualifier-representing the Metro Zone
- ISCA Summer Senior Blast Qualifier
- 2016 Junior Olympics 200 Back Champion
- 2017 High Point Champion LAC Speedo Holiday Cup

## EMPLOYMENT AND VOLUNTEER WORK

WILLOWBROOK SWIM AND TENNIS 2018-2021: An experienced and reliable lifeguard with current America Red Cross Certification

VOLUNTEER WORK: Peer research projects participant, involved in managing and working at conventions for the Engineering and Robotics club, created a book review club for the Ossining Library and participated in clean Ossining movement.

## SKILLS

Microsoft Office (Word, PowerPoint, Excel)

IRB Human Subject Research Cert

Python and C++

Spanish- Bilingual Proficiency

This is a design we created for my daughter entering college. It is for an athlete with great academic achievements. On the left side, we have the Athletic vision, then contact information, then on the right the academic profile , awards, any accomplishments achieved, volunteer work, and skills. Note that the level is a simple bar. I think this design in only one page sends a powerful message for anyone reading it, clear, concise and elegant. If you want a copy of the word file where you can create your own, please let me know. It took me years to learn how to properly write a resume, as in Colombia we do it in reverse, education first then work experience. Sadly, it is a never ending story, you will edit and modify it a million times, thinking you are done, but you will see there is always room for improvement, and in 6 months you will have to update it again. Best site to have your info up-to-date is LinkedIn. I stopped sharing a PDF, I just tell people to go there and see my profile. Why? Because LinkedIn has much more than just your work experience and education, they have recommendations, publications, extra curricular activities, etc,etc.

- How to safely use the internet.

These are some recommendations of how I've been using the Internet for about 25 years. So the main two things are navigating in a browser and using email on a desktop and on your phone as well. Rule number one: never ever click on any links that are sent to you before checking that it is real and safe. Most of the hacking is because you click on the wrong link and not because they hack their way in. We use Chrome which is the best browser and they keep it updated almost every week. I have a routine of always visiting the same number of sites every day. In terms of email I have three accounts ; one in Yahoo which is

my public one, it doesn't have my name in it and is the one that I freely use on websites when I subscribe to something. I have two more accounts which are personal and I don't give to "anybody". The problem with email is the number of spam emails that you get. I use Yahoo and Google Gmail for my accounts. I particularly like Gmail because of its interface. Then it comes to phone, in my phone I have all my email accounts. I use an Apple iPhone which to me is the more stable and secure one. I do get spam every now and then on my phone as text messages. As of 2022 there is no solution to this. I ignore most of the calls with unknown numbers or numbers I do not recognize. The situation is so bad, that on a phone I have only for business, which I never share with anybody, I still get spam calls. Go figure. I do use a PC laptop and a Mac, but the PC is highly restricted, nothing can get installed without an admin password, and the Mac does the same thing automatically. I canceled my Facebook account, because suddenly the world can know who you are and who your friends and colleagues are. I also feel that the need to look at Facebook was like eating sugar. You do not need it, but you crave for all the gossip. I guess the new generation do not use FB, anyway. Although there are a gazillion more topics about internet safety, I just want to stress here not to click, open anything that you shouldn't , or maybe are doubtful off.

- How to follow God's signs to avoid dangers:

To explain this section I will give you examples in my life where I experienced my God signs. I will not try to explain any reasoning for the why of this. You have to decide by yourself.

So my first experience in sensing that “someone” was trying to tell me something was going on, is when we arrived in New York and we were happy to buy some rollerblade skates but I didn’t buy the helmets. So one day I started to notice that every time I went into the office I would bump into a lady that had a mobility/brain problem. She would tend to talk slow. This would happen day after day until I realized that that might have to do with me not buying Helmets for me and my wife. The first day that we wore the skates and new helmets and went out we had a terrible accident and my wife would bump her head against the divider of the road. If it wasn’t for the helmet she would have suffered the same way as the lady I was seeing at the office.

The tow truck : One day I drove out of my house and in the corner a flatbed truck passed in front of me with a car all mangled up, it looked like a terrible accident and I was impacted by the sight. I thought “what a terrible accident!!!”. Then at lunchtime I drove to get some food and again a flatbed truck with a terrible accident in tow, a car all mangled up , then I said number two so I became more aware. My in-laws were flying to NY that day and I had to go to the airport with my wife and my daughter. Then I saw a third truck with a car mangled up in the back and I kept that in the back of my mind(#3). We picked up my in-laws and on the highway there are two ways to come back home and I was quickly approaching first exit of the highway, I was in the middle lane and for one fraction of a second said I need to

turn right to get quickly on the ramp but I remember the trucks that I saw all day long and I relaxed my hands and did not take the exit at the last millisecond. The right turn when I look to my right a huge freight truck was coming close to us, it would have been a terrible accident if I took the first exit. Thank you God!

The stairs: When I was working in Newark the building had 15 floors, I started thinking that I needed to do some exercise everyday and what a better way than to go up and down the stairs for 12 floors, so I began doing this every day but one day a person with huge disabilities walked in front of me on the street, I was stunned and started thinking, then an employee on the mail room which had severe disabilities started to walk in front of me one day, how do I know? I know it is with me because the scenes repeat themselves in front of my eyes (1,2,3), is not a maybe, or an if, and I become more aware of my surroundings. What I realized is that I was running down the stairs and any mistake I make I may hit my back against the stairs badly (Perfect way to get seriously injured). Then I consciously said to myself that if I saw again that person that day, I would stop the stairs jogging, and sure enough he appeared. Interestingly a coworker passed by smiling and gave me a flower out of nowhere. Seemed to me a celebration for the awful accident I just dodged.

Car bumper/stickers : this I can say that many people have experienced the same thing in looking at cars in front of you with stickers. You might be thinking about something or dream/remember and suddenly a car with a sticker says exactly what you were thinking about, that's not by chance,



God/universe is talking to you in a very definite way. This is a process I called becoming intuitive. I mentioned in my previous book Enrich-me, 1. Remember your dreams, 2. Trust your gut feeling, 3. Learn to PAY ATTENTION, 4. Learn to really LISTEN.

- How to cook: (Solve Problems)
  - First things first. You need an apron. Then you need to familiarize yourself with your kitchen and all the tools inside of it. BE CAREFUL, with knives and anything sharp. Accidents can easily happen and you do not want to end up in the ER. There are thousands of things for you to learn. So let's start the day easy with breakfast. You need eggs, and we usually do waffles, so you need a waffle maker. Your next element is a recipe book. In it, you will find the ingredients and instructions on how to prepare different dishes. Now you need to always think that you need all meals to be ready almost at the same time, cause if not, then they will become cold, and nobody wants that. Eggs are easy and fast to do, so you need to start with the waffles. Look in your recipe book or online for an easy to do formula. Get the ingredients, and you will use the mixer to do the mix and then pour on the waffle maker. Connect the waffle maker as it normally needs to heat up. The waffles will take about 6 mins to make. So while they are baking, you can start the cook top and medium heat, put a small to medium pan, and decide what type of eggs you want. If you have a gas cooktop, you need to be extra careful as mishandling it is dangerous. Open the eggs carefully so

there are no shells in it. Wait until the pan is hot, hover your hand on it without touching it, and then add butter, let it melt, and then spread the butter over the pan and add the eggs to it. When the waffle maker beeps, then open and take them out. Remove the eggs from the pan making sure they are fully cooked, no flimsy parts when you shake the pan. Never put salt straight from the dispenser into the food, always pour it in your hand first and then with your other hand spray the salt. The reason is if you put too much salt, there is no undo action. There is no way to fix a salty egg. Even though we know how to make pancakes, we always follow a recipe. We haven't talked about allergies which are important for yourself and for friends coming over. Our secret to success is to eat as many vegetables and fruits as possible. Protein and some carbohydrates are never eaten at dinner because carbohydrates are pure energy which you need to burn once you eat them and not when you're sleeping. After a certain age I have found that I don't need to eat any additional sugar because many things will normally contain sugar and this is the reason why we gain weight because we add sugar on top of sugar. When I cut the sugar intake without doing anything else I lost 10 pounds.

- Solving Problems: This is probably one of the most important skills you can have in life. I explain this topic in my [3rd book "Enrich Me"](#). To describe it, I usually compare it with traveling. If you want to go from one place to another, you need to first get to know where you ARE. If you do not know where you are, then it is very difficult to know your situation and which direction you should take. Same thing happens in real life when you do not know what

the problem is. Once you know where you are, then you need to know where you are going. Point B. Then you need to know how much TIME you want to spend going there. Time will most likely define HOW you will get to point B. The HOW is technology available for you to travel. If you say 6 months, it is very different to 6 hours. If you are in New York, and want to travel to Paris in 6 hours, the obvious option is to take a flight, which is the most efficient way. When we have a problem, we need to know where we are, envision the solution or point B, define time, and then look at the tools available to accomplish the project. Most IT projects fail because they do not follow this simple rule. Remember that when looking at a problem, you need to think like a doctor, where they look at symptoms searching for root causes. The symptoms are not the problem, but a consequence of something else. This is key for you to learn as in real life it happens ALL the time.

- How to get into college:

Let me tell you our story and see if it is useful to your situation. I was clear that letting my kids graduate from highschool not knowing what they wanted to do in life or at least have some idea, was not an option. We started early asking them what interested them. Isabella said at the beginning that she liked thinking about being a neurosurgeon. I said ok, let's find one and talk to them to see what it takes to become one. When we located the person, we asked her if she could talk to my daughter about it. Afterwards, Isabella said "No way!" I am not going to spend 15 more years studying med school. She then started to take classes in topics

that interested her in high school. She ended up liking engineering. I have to say I never suggested she go for IT as I am a Systems Engineer, I just let her find her path. Now the college part. I have to say that the process is hard, so you need to "hope for the best and plan for the worst ". There are three doors into college in the US. Sports, Academic, and Donations. My kids have been athletes since very young, so we learned that you have to start talking to universities about the sport even earlier than the year and half that we did. Depending on the sport, we now know that we need to start in their sophomore year if we want to beat the competition. I tell friends to be prepared to apply to as many universities/colleges as possible. Why? Because it is like a game of cards, where you have to hedge your bets. You need a group of options that will be your safe bet in the worst possible case. You need to secure a spot somewhere. We applied to 17 colleges and universities. Then, you need your "ideal" options, which will be maybe a handful. For us we had four safe bets that accepted her, and three ideal ones that got her in. Again, the more the better. She was accepted into Wisconsin-Madison, McGill in Canada, and Virginia Tech in the US that comprised the ideal ones. We were looking for her to have both the academics and be able to swim in college. Other friends were not so lucky and did not have the two options, which can affect emotionally big time. She selected VT because they gave her a Walk On spot in their olympic swimming team, which she felt was a much greater opportunity than the others and Wisconsin did not offer the same, McGill came in late with their offer. As you can see it is a lot of work, and the student has to take on the major portion of it, with a lot of guidance from parents. If this seems to be

overwhelming, think about hiring a consultant to help you out. I believe it is worth it if you do not feel up to the task. We signed up to NCSA, they charge around \$3.000 to help you in the process which we did not take. One thing is to get accepted, another thing is to look for scholarships. The majority has a deadline in the first semester of the year. As you are applying to schools, you need to apply for scholarships too. Even more paperwork. Some scholarships do not ask for many requirements, others do, so you need to recycle essays, biography, and videos among other things that you have already sent to these places and not start over and over again. Apply to as many as you can again. You never know, and each will help you cause college in the US is very expensive. Remember, that if you are rich, no problem, you can pay, if you are dirt poor you will more likely get a full scholarship, for us in the middle, we have no options, but to pay.

## Appendix 1

As an easter egg section on this book, I want to give you some tips on how to be successful in your life with a few ideas. All of us dream about getting some material things, a house, a car, and maybe love and career goals among other stuff. It means it applies to everything in our present and future life. What if I tell you you can have it all if you follow some simple rules I've been following all my life. These ideas mean you have to wait for one year or more for your wish to come true, are you ready?

1. KNOW/Decide WHAT YOU WANT. The way the universe works, is that it will be given to you, if you are SPECIFIC about what you want. If you say I want a car..., then it does not work, because it is not specific enough, what kind of car, what color, brand, style, etc. The universe cannot decide for you. You need to explicitly define what you want. When I thought about a house many years ago, I researched online a site with blueprints of houses, and searched for specific things I thought were important. The house appeared 5 years later to my amazement.

- a. In terms of a career, when I graduated I started to define short term goals. I met a guy that worked at BP, so I said “Someday I will work with BP”, and a year later, I was working not directly with BP, but as a consultant. Did I care about not being an employee? No. My goal was to work with BP, not for BP. Then, friends started to emigrate to Canada and the US, so I set my goal to move to the US some day. 5 Years later , I was on a plane to Richmond Virginia. The latest goal? To travel around the world teaching my books and spreading my insights about knowledge and wisdom. I am very positive it will happen. I even had a dream.
- b. In love matters, I see many people having a laundry list of 30 or 50 things they want in a person. I believe this technique is not useful and generally will never happen (The universe cannot manufacture a human being just for you). And the older you get, the longer the list becomes. When I was 15, I made a drawing of the girl I

wanted to meet in the future. When I was 18, I made an affirmation that my wife should be athletic. I did not specify 100 things, just that. 7 years later the dream came through. Everything happens at the right moment, so when it was the right time to meet my future wife, none of the other possibilities panned out. Looking in retrospect, the universe knows and guides you to your dreams and will give you the perfect match, if you are willing to listen and pay attention. Never give up searching for what you are looking for.

2. FORGET ABOUT IT. Make the affirmation with positive reassurance and full conviction that it will manifest, and then, FORGET ABOUT IT. Let the universe start working for you. There is no need to keep repeating it every day from then on.
3. DO NOT KILL YOUR OWN DREAMS. Who is your biggest enemy?.... .... yourself. Self doubt and fear can and will kill your dreams. Thoughts of "--it is too expensive, right?", or "I do not deserve it, is not possible, maybe something smaller", will not help at all. You need to understand that negative thoughts cancel your dreams, so you need to stay on top of them, and cancel any negativity from yourself. Another tip? Do not tell anyone about your dreams if it is not necessary. People may laugh about what you are dreaming, so there is no need to talk about it to people that will not support your ideas. Lastly, fear is a self prophecy statement. You attract what you fear. If I keep thinking "my car is new, I don't want it to be scratched", guess what? The universe does not understand the word NO. So all the "I do not want", is

converted into the opposite. In christianity, we pray “...Lord, free us from every evil....”.

4. PATIENCE. I believe that patience is 3 levels down from omnipower. If you are patient and continue through the years to be patient, you will see the benefits for sure. It took me 8 years to wait for the car of my dreams to manifest. In my experience it takes time for the universe to be able to create many of my deepest desires (In love matters rules are different). And the reason is because creating your dream and presenting it to you takes a lot of effort and it never happens on the same day. So always thank GOD/Universe for your blessings.
5. BELIEVE IN GOD. You need to remember that GOD is the sole provider of everything we want/need in this life. You need to BELIEVE in something, so that you think it is possible for your dream to appear some day.

## Appendix 2

I will give you my experience on finding the love of my life. I've been happily married for almost 25 years and these are the things I did during my younger years that worked for me. Also I come from separated parents (not divorced), so me and all my siblings did a good job finding long lasting relationships and not following my parents example.

The first thing I did at 15, was set some clear rules. I would not have girlfriends for more than a year. Second, I would



never go out with exes of my close friends. Third, have more than one circle of friends and do not mix them. At 18, I made a request to the universe that my future wife had to be athletic. No laundry list of demands, nothing. Just one thing and I totally forgot about it. At 24 without realizing it my wish came through. If you are patient, you will receive way more than what you wished for.

Over the years I've learned many things on what works and what doesn't watching friends and their relationships. Many have separated for multiple reasons. Culture plays a big role in getting it or not. By that I mean understanding how to find a person. The old adage that says if you do not know what you are looking for most likely you will lose it when you find it.

I highly recommend that if you have trouble finding the one, to go and see a therapist, and work on yourself first, because sometimes we are our own worst enemy with all the issues we have from growing up, to being older and dismissing people just because they did something you were offended by. Yes, for some of us our therapists are our parents and our friends. Always choose wisely between your friends and acquaintances.